



UCIP COVERAGE ADDENDUM

New Format, New Coverages

Coverage Document Change Process

- Review Member coverage needs vs cost/competitive issues
- Review potential coverage changes with reinsurers
- Review draft changes with UCIP Governance Committee
- UCIP Board Review/Approval

New Document Structure

- Authority/Scope/Purpose
- Terms/Exclusions/Definitions Applicable to All Coverage Parts
- Property Coverage Part
- Crime Coverage Part
- Privacy or Security Event Coverage Part (Formerly Cyber Liability)
- Terms/Exclusions/Definitions Applicable to All Liability Coverage Parts
- Auto Liability Coverage Part
- General Liability Coverage Part
- Law Enforcement Liability Coverage Part
- Public Officials Liability Coverage Part
- Employee Benefits Liability Coverage Part

Coverage Parts

Each Coverage Part has its own:

- Coverage Provided
- Terms including Limits of Coverage
- Exclusions
- Definitions

Property Highlights – Terms & Limits

- Total per occurrence limit from \$500M to \$750M
- Evacuation for inmates and patients from \$1M to \$2.5M
- Insect, animal & vermin damage to mobile equipment added
- Land and water contaminant or pollutant removal added, \$2.5M/\$5M
- Coverage territory expanded to include Canada
- \$500 employee vehicle deductible coverage expanded to include mobile equipment and does not require insurance deductible
- Equipment supplying fuel or refrigeration added to equipment breakdown

Property Highlights – Unscheduled Limits

- Tunnels, bridges, airport runways & dams from \$250k to \$2.5M
- Unmanned aircraft systems \$100k per system/\$1M per occurrence
- Watercraft increased from \$1.5M to \$2.5M
- Wharves, piers, docks, pilings & bulkheads from \$1M to \$2.5M

Property Highlights - Definitions

- Fine arts expanded to murals, mounted animals and insects
- Replacement Cost, Actual Cash Value & Reproduction Cost all defined
- Earthquake changed to Earth Movement, which is a broader

Property Highlights – Exclusion Clarifications

- Signs & guardrails part of roads exclusions
- Equipment to produce power or gas for distribution to others
- No vandalism, sprinkler leak, glass or theft at vacant properties and 15% deductible on other coverage
- Fiber optic cables added to exceptions to underground property exclusions
- Business interruption due to Communicable disease not covered

Property Highlights – New for 2 Vehicles

Owned vehicles and mobile equipment less than 2 model years old will be replaced with new model year.

Privacy or Security Event (Cyber)

- No sublimits for liability/expense/regulatory defense and fines
 - *You choose how to use the total limit (\$2M)*
- \$250k Network interruption cost coverage and Damage to electronic equipment and data added
- \$50k Extortion Coverage added
- Communicable disease exclusion added

Liability Highlights

- Modified language regarding defense for districts, which do not have a county attorney
- Updated HIV exclusion to Communicable disease exclusion
- Removed exclusion to Incidental Malpractice as endorsement moved to GL coverage part
- Removed exclusion to Land Subsidence
- Personal Injury definition split between GL, POL, LEL and EBL
- New LEL coverage part and removed annual aggregate on excess
- Terrorism sublimit removed, now full limit of coverage